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ABSTRACT

This issue brief presents data on the cost of child care, collected from local child care resource and referral agencies (CCR&Rs) through a joint survey by the Children's Defense Fund and the National Association of Child Care Resource and Referral Agencies (NACCRRA). The report's key findings on the high cost of child care are: (1) child care for a 4-year-old in a child care center averages $4,000 to $6,000 a year in cities and states around the country. Some centers charge $10,000 or more a year. Families with younger children or more than one child in care face even greater costs; (2) the average annual cost of child care for a 4-year-old in an urban area center is more than the average annual cost of public college tuition in almost every state. In some cities child care costs twice as much as college tuition; (3) the high cost of child care is evident in center, family, urban, and rural child care and in care for children of all ages; (4) low-income families are left with the fewest choices, often unable to afford even average-priced care and therefore forced to put children in lower-cost, often lower-quality care; and (5) the dilemma of high-cost child care cannot be resolved by asking child care providers to lower their prices. Most programs already operate on a very tight budget, paying staff an average of $12,000 a year. (EV)

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ISSUE BRIEF:

THE HIGH COST OF CHILD CARE PUTS QUALITY CARE OUT OF REACH FOR MANY FAMILIES

Karen Schulman
Gina Adams

Children's Defense Fund
December 1998

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About the Children's Defense Fund

The mission of the Children's Defense Fund is to *Leave No Child Behind* ® and to ensure every child a *Healthy Start*, a *Head Start*, a *Fair Start*, a *Safe Start*, and a *Moral Start* in life and successful passage to adulthood with the help of caring families and communities.

CDF provides a strong, effective voice for *all* the children of America who cannot vote, lobby, or speak for themselves. We pay particular attention to the needs of poor and minority children and those with disabilities. CDF educates the nation about the needs of children and encourages preventive investment before they get sick or into trouble, drop out of school, or suffer family breakdown.

CDF began in 1973 and is a private, nonprofit organization supported by foundations, corporation grants and individual donations. We have never taken government funds.

CDF works to improve practices and policies that affect large numbers of children rather than helping families on a case-by-case basis. Our staff includes specialists in health, child welfare, mental health, child development, family income, and youth violence. CDF gathers data and disseminates information on key issues affecting children. We assess how private and public sector policies, priorities, and practices impact the health and safety of children and the ability of parents to support and nurture their children, and work to increase positive supports for children and their families.

CDF educates hundreds of thousands of citizens annually about children's needs and responsible options for meeting those needs. We provide information, technical assistance, and support to networks of state and local child advocates, service providers, and public and private sector officials and leaders.

CDF is a national organization with roots and branches in all 50 states and communities across America. Although our main office is in Washington, D.C., we reach out to towns and cities across the country to monitor the effects of changes in national, state, and local policies and to help people and organizations concerned with what happens to children. CDF maintains state offices in California, Minnesota, New York, and Ohio, a Southern regional office of the Black Community Crusade for Children in Jackson, Mississippi, and local project offices in Marlboro County, S.C., and Columbus and Greater Cincinnati, Ohio. CDF has developed cooperative projects with groups in many states. CDF's former Alex Haley Farm in Clinton, Tennessee serves as a school and spiritual renewal center for building movement to *Leave No Child Behind* ®. The Black Community Crusade for Children, developed by Black leaders and coordinated by CDF, is an initiative to mobilize the African American community behind a targeted effort to address the special problems facing *every* child and family.

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ISSUE BRIEF:

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Highlights

Every day, millions of American parents rely on child care to enable them to work and to provide the early education experiences needed to prepare their children for school. Yet, as essential as quality child care is to parents' ability to work and children's healthy development, it is out of the reach for many families because of its high cost. A recent survey of child care costs across the country by the Children's Defense Fund (CDF) found:

- Child care for a 4-year-old in a child care center averages $4,000 to $6,000 a year in cities and states around the country. Some centers charge $10,000 or more a year. Families with younger children or more than one child in care face even greater costs.

- The average annual cost of child care for a 4-year-old in an urban area center is more than the average annual cost of public college tuition in almost every state. In some cities child care costs *twice* as much as college tuition.

- The high cost of child care is difficult for parents to escape. Child care is expensive for families whether they choose to use center care or family child care, whether they live in urban or rural areas, or whether they have infants, preschoolers, or school-age children.

- Low-income families are left with the fewest choices. They can't afford not to work, yet even average-priced child care is unaffordable. A two-parent family with both parents working full time at minimum wage ($21,400 a year before taxes) and needing child care for their two children might reasonably be expected to spend 10 percent of their income — $2,140 a year — on child care. Yet, budgeting this amount for child care would leave the family several thousand dollars short of that needed to afford even *average-priced* child care, much less the higher prices charged by many better quality centers and family child care homes.

- Many low-income families have no choice but to place their children in lower cost, often lower quality, care. As a result, too many children are cared for in unstimulating or even unsafe settings, depriving them of the opportunity to learn, grow, and thrive. While this is an unacceptable situation under any circumstance, it is particularly alarming given that children from low-income families are at greatest risk for school failure and are most in need of the strong start that high-quality care can provide.

- The dilemma posed for families by high child care costs *cannot* be resolved by asking child care providers to lower their prices. Child care providers operate on extremely tight budgets. A large proportion of a child care program's budget is devoted to staff salaries, which are already unacceptably low. The average salary of a child care worker is under $12,000 a year. Lowering prices would only undermine a child care program's ability to hire a sufficient number of well-trained teachers, purchase adequate materials and equipment, and afford a safe facility.

Neither parents nor child care providers can solve the challenge of high child care costs on their own. Currently, state and federal funds are so insufficient that only one out of 10 children from low-income families who are eligible under federal law and who need assistance are able to receive it. The federal government, states, local communities, and the private sector must all play a larger role in helping families afford quality child care. This will enable parents to get and keep the jobs they need to support their families and ensure that children get the strong start they need to succeed in school and in life.

About This Issue Brief

The data in this report were collected from local child care resource and referral agencies (CCR&Rs) through a joint survey by the Children's Defense Fund and the National Association of Child Care Resource and Referral Agencies (NACCRRA). At least one local CCR&R in each state was contacted and asked to provide any available data on child care costs in an urban area, a rural area and/or statewide.

ISSUE BRIEF:

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Child Care Is a Fact of Life

Child care is a fact of life for millions of parents working to support their families. Today, only 23 percent of all families with children younger than age 6 have one parent working and one at home. The vast majority of families must rely on child care to help care for their children while the parents go to work.

For many families, having one parent stay home with their children is not a viable alternative. Single parents must work to provide for their families, and two-parent families often need two incomes just to make ends meet. Nationally, the majority (55 percent) of working women provide half or more of their household income,[1] and one out of three children of working mothers are poor even though their mothers work or *would be* poor if their mothers did not work.[2] To these parents, their jobs — and the child care that enables them to keep their jobs — are the difference between climbing out of poverty and falling deeper into it.

Parents rely on child care not only to enable them to work but also to provide the early education experiences that help prepare their children for school. Most children will be enrolled in a center-based program at some point before they enter kindergarten — for example, 65 percent of 4-year-olds and 75 percent of 5-year-olds not yet in kindergarten are cared for in centers on a regular basis.[3]

Child Care Is a Major Financial Burden, Exceeding the Cost of College

A survey of child care costs in the 50 states reveals that child care is one of the biggest expenses families face in raising their children. Child care can easily cost an average of $4,000 to $6,000 a year, and may cost as much as $10,000. Families with infants in care must grapple with particularly high costs. Among the cities surveyed, the average price of center care for infants is generally about $1,000 more than the average price of center care for 4-year-olds. These are only costs for one child's care — yet, many families face child care expenses for more than one child.

Given the high cost of child care, parents can easily spend more in a year on child care than they would on annual public college tuition. The average annual cost of child care for a 4-year-old in an urban area center is more than the average annual cost of public college tuition in *all but one state* (Appendix, Table A-1). The average cost of child care for *infants* in an urban area center is more than the average cost of public college tuition in *every* state.[4]

In a number of states, the average cost of child care not only exceeds the cost of public college tuition but exceeds it by a significant amount. The average cost of center care for a 4-year-old in an urban area is at least *twice* as much as the cost of public college tuition in almost one-third of the states (see Table 1 below).

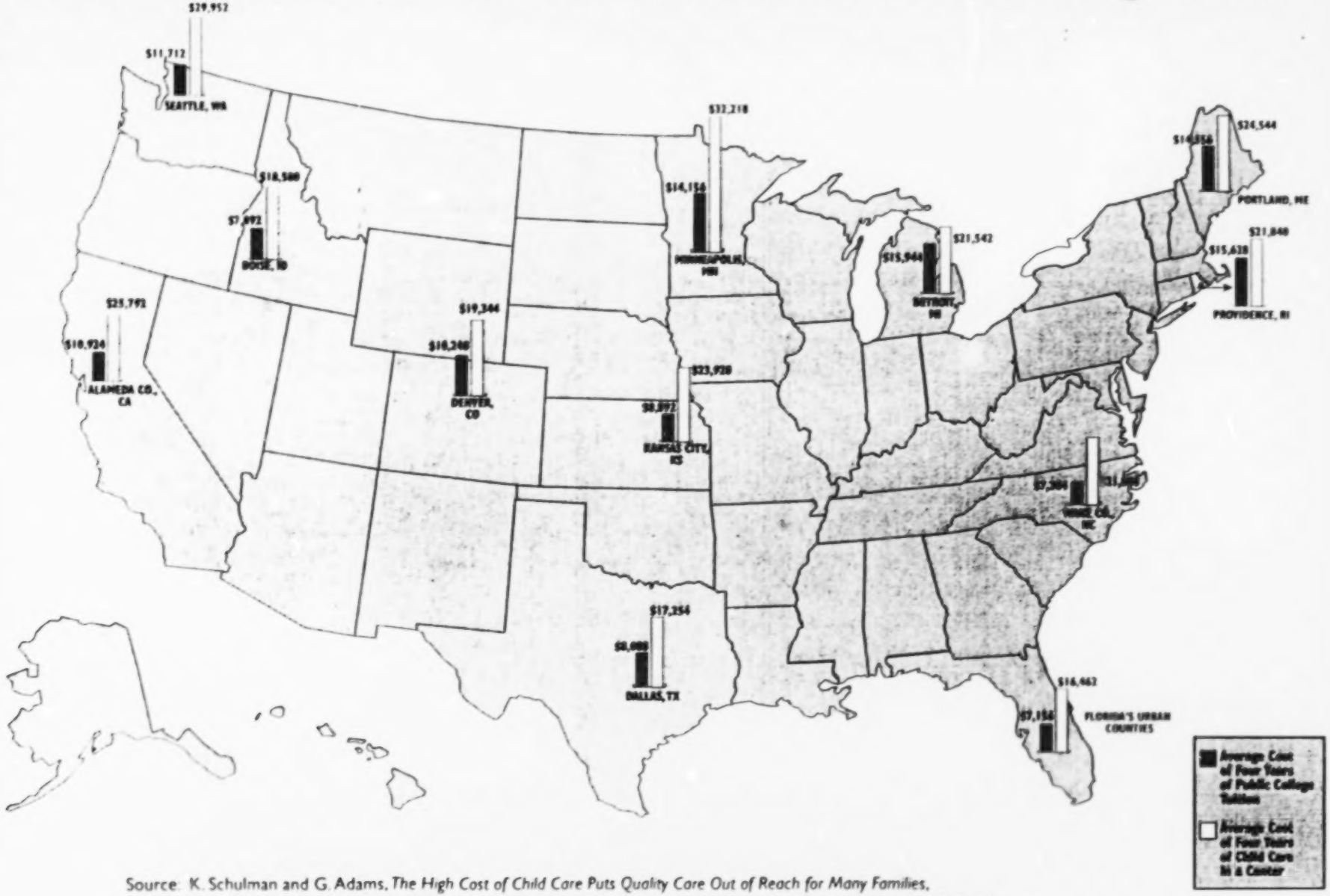
Table 1. States Where the Average Annual Cost of Child Care for a 4-year-old in an Urban Area Center Is Twice the Average Annual Cost of Public College Tuition

Location State	Urban area	Average annual cost of child care for a 4-year-old in a center	Average annual cost of public college tuition
Alaska	Anchorage	$5,784	$2,552
Arizona	Tucson	4,188	2,009
California	Alameda County	6,032	2,731
Florida	Urban counties	3,844	1,789
Georgia	Atlanta	4,992	2,244
Hawaii	Honolulu	6,188	2,298
Idaho	Ada County (Boise)	4,354	1,973
Kansas	Johnson County (Kansas City)	5,200	2,223
Nebraska	Omaha	4,940	2,269
Nevada	Washoe County (Reno)	4,420	1,814
New Mexico	Albuquerque metro area	4,190	2,016
North Carolina	Wake County	5,068	1,841
Oklahoma	Tulsa, Oklahoma, Cleveland, and Canadian counties	4,056	1,936
Washington	Seattle	6,136	2,928
Wisconsin	Dane County	6,240	2,747

See Appendix, Table A-1 for data on child care and public tuition costs in all states and source information.

The enormous burden that child care costs pose for families is even more striking when the total cost of four years of college is compared with the total cost of child care over the four years before a child enters kindergarten. For instance, in St. Louis (where college tuition and child care costs are average relative to the other urban areas surveyed), four years of college tuition costs $12,920, whereas four years of child care at an average-priced center costs $20,280 (see the map on the following page for a comparison of costs in other cities around the country).[5]

Four Years of Child Care Costs More Than Four Years of Public College Tuition



Source: K. Schulman and G. Adams, *The High Cost of Child Care Puts Quality Care Out of Reach for Many Families*, (Washington, DC: Children's Defense Fund, 1998). See text for information about how child care costs were calculated.

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As a result, many families across the country find that four years of quality child care is more difficult to afford than four years of college. Without some help paying for care, these families will not be able to provide their children with the positive early care and education experiences that will prepare them for school and enable them to succeed.

The High Cost of Child Care Is Inescapable for Parents Across the Country

The high cost of child care is an inescapable reality for many families, regardless of where they live, what type of care they use, or the age of their children. The average annual cost for a 4-year-old in a child care center exceeds $4,000 in over two-thirds of the 47 cities surveyed and is more than $5,000 in one-third of the cities. For example, in Albuquerque, N.M., the average annual cost of center care for a 4-year-old is $4,200; in Wilmington, Del., the cost is $4,900; and in Minneapolis, the cost is $6,700 (Appendix, Table A-2).

The cost of care for infants is even higher. The average cost of center care for a 12-month-old is above $5,500 in half the cities surveyed, including 11 urban areas where child care center costs for an infant average more than $7,000 per year.

The cost of child care is high not only for families living in urban areas, those using center-based care, or those with younger children — all families face high child care costs. A survey of average child care costs reveals:

- **Child care is costly even in rural areas.** While child care prices are somewhat lower in rural areas, even families in rural communities often cannot escape the high cost of child care. In most of the rural areas for which CDF collected data, the cost of center care for a preschool child falls between $3,000 and $5,000 per year. For example, the average annual cost of center care for a 4-year-old in Mercer County, W.V. is $3,500 and in the rural area of Franklin County, Mo., the cost is nearly $4,000 (Appendix, Table A-3)

- **Family child care, while generally less costly than center-based care, is still expensive for many families.** In nearly half the urban areas surveyed, the average cost of family child care for a 4-year-old is over $4,500 per year. This cost of family child care is generally even higher for infants, which is particularly significant given that many parents prefer to use family child care when their children are very young (Appendix, Table A-5).

- **Even part-time care for school-age children can total $3,000 per year or more.** School-age children with working parents do not need full-time care, but they often do need care before and after school and during holidays and vacations. The hours spent in care quickly add up, as do the costs. In half of the urban areas surveyed, the average annual cost of school-age care in a center is above $3,500 (Appendix, Table A-8).[6]

- **While some families may be able to avoid these high costs of child care by relying on a relative to provide care, for many families this is not an option.** Many families do not have relatives living close by, or find that their relatives are working to support themselves and their families. Two out of three children younger than age 5 cared for by someone other than their parents — and more than three out of four children age 4 — are cared for by non-relatives.[7] Even when families use relative care, they may find themselves paying for it.

Low-Income Families Face Particular Challenges Affording Child Care

The high cost of care presents a challenge to all families, but it is particularly burdensome for low-income families. These families must have reliable child care so that parents can get and keep the jobs they need to lift themselves out of — and stay out of — poverty. Since the new welfare system no longer assures them of a safety net should they lose their jobs, safe reliable child care has become even more important to their families' well-being.

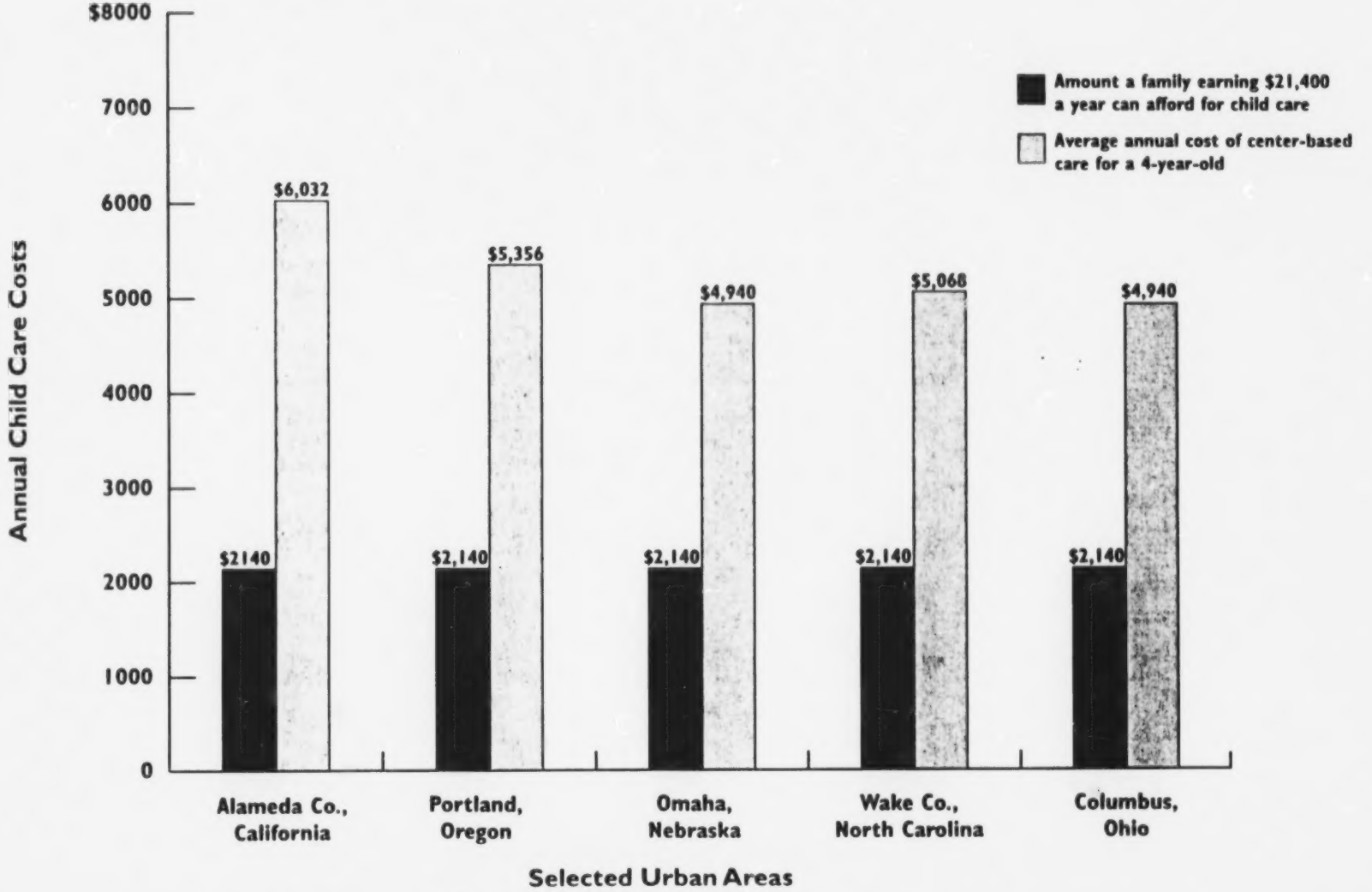
High-quality care is also essential because it can support children's healthy development and can provide low-income children the extra boost they need to enter school ready to succeed. Yet, low-income families, who need child care to keep their jobs and help their children grow and learn, stretch their budgets as much as possible only to find that high-quality care is still out of reach.

A low-income family with two parents working full time at the federal minimum wage ($21,400 a year before taxes) might reasonably be expected to spend 10 percent of its income — $2,140 a year — on child care. This is higher than the 7.5 percent of income families across the country spend on child care.[8] Given a low-income family's expenses for other essentials such as food, rent, and health care, it would be challenging to spend much more than $1 out of $10 dollars on child care. Yet, as shown in the graph on the following page, budgeting even this amount for child care would leave this family thousands of dollars short of the amount needed to purchase average-priced care for their child in many communities (see Appendix, Table A-11 for data on the shortfall for families living in additional cities). Even if the family somehow managed to spend 20 percent of their income on child care, they would still only be able to afford a fraction of the cost of average-priced care. High-quality care, which is often even more expensive, would in most cases be entirely inaccessible.

Families facing high child care costs have few places to turn for help. Only a limited number have access to help paying for child care. State and federal funds are so insufficient that only one out of 10 children in low-income working families who are eligible under federal law and who need assistance are able to receive it.

Low-Income Families Struggle to Afford Care

The Shortfall Between What Child Care Costs and What Low-Income Parents Can Afford (10 Percent of Their Income) in Selected Urban Areas



Source: K. Schulman and G. Adams, *The High Cost of Child Care Puts Quality Care Out of Reach for Many Families*, (Washington, DC: Children's Defense Fund, 1998).

The Dilemma: Child Care Costs Cannot Go Lower Without Jeopardizing Quality

The problem of high child care costs cannot be remedied by turning to child care providers and asking them to lower their prices, as they already operate on very tight budgets. Just as many working families are already squeezing as much out of their limited budgets as possible for child care, child care providers too are already tightening their belts as much as possible to limit expenses and have no room to cut costs further. Any additional cuts would lower the quality of care, which is already unacceptable in many programs.

The largest portion of a family child care home or child care center budget is dedicated to staff salaries, which are already shockingly low. The average salary of a child care worker is under $12,000 a year. Most child care providers also lack benefits such as health insurance or paid sick leave. The low salaries and lack of benefits generate high turnover rates among child care providers. Nationwide, about one-third of child care staff leave their centers each year.[9] This lack of staff continuity is very harmful to children's growth and development, as it breaks the stable relationship they need to have with their caregivers in order to feel safe and secure. Lowering salaries any further would make it even more difficult for child care programs to attract and retain qualified staff and for children to thrive.

Cutting back on the total number of staff in a child care center or family child care home would also diminish the quality of care. Staff–child ratios in many states already allow many child care centers and family child care homes to operate with far too many children per staff member to ensure that children receive adequate supervision and support. A decrease in staff would make it even more difficult for children to receive the one-on-one attention they need to build a strong foundation during their early years.

The remaining costs of operating a child care center or home must go to cover the cost of the facility, equipment, and materials. Children need a safe, roomy facility where they can play, playground equipment that is safe and sturdy, and materials such as books, crayons, and paper that allow for learning and creative activities. Yet far too many programs are unable to invest in these essential components of a quality program. Cutting costs in these areas would further jeopardize children's safety and limit their learning opportunities.

When Quality Child Care Is Unaffordable, Children and Families Pay the Price

Parents shopping for child care find that good quality care cannot be found at a bargain cost — quality care often costs more to provide. Unfortunately, families who are struggling to make ends meet cannot afford these prices and in many cases have no alternative but to choose lower priced care, which is at minimum less than satisfactory and at worst could jeopardize a child's health and safety.

Both children and parents suffer from inadequate investments in child care. Parents cannot be reliable, productive workers without dependable child care. If they are dissatisfied with their child care arrangements, they will constantly be distracted while at work, worrying whether their children are safe and well cared for. And, worse yet, if parents do not have a stable child care arrangement that they can count on each day, they may be unable to keep their jobs and remain independent.

Child care also shapes the way children learn, think, and grow. The quality of care children receive has a particularly significant impact for children from low-income families who may need an extra boost to start school ready to succeed. If children do not receive the care they need to start them on the path to becoming healthy, productive citizens, it is not only the children and their families who suffer, but all of us as a society.

Addressing the High Cost of Care: A Need for Public Commitment

Neither parents nor child care providers can deal with the challenge of high child care costs on their own. The federal government, states, local communities, and the private sector must all play a stronger role in ensuring that families have access to affordable, quality child care.

As a nation, we have made a strong commitment to providing public support for elementary, secondary, and higher education because we have recognized the linkage between learning and a productive workforce. Yet, the early years before a child enters school lay the groundwork for much of a child's brain development and later learning. If we are truly committed to an educated and productive citizenry, we need to make the same commitment to the education of young children as we make to the education of children once they enter school.

Endnotes

[1] Whirlpool Foundation Study by the Families and Work Institute, *Women: The New Providers*. New York: Families and Work Institute, May 1995.
[2] Calculations of data for 1996 from the *1997 Current Population Survey* by the Children's Defense Fund.
[3] Census Bureau, *School Enrollment — Social and Economic Characteristics of Students: October 1996 (Update)*. Washington, DC: Census Bureau, June 1998.
[4] Data collected from local child care resource and referral agencies through a joint survey by the Children's Defense Fund and the National Association of Child Care Resource and Referral Agencies, January 1998.
[5] Child care costs over the four-year period were calculated assuming that two years of care would be purchased at the price of infant care and two years at the price of care for a 4-year-old, since data were only available for children at ages 1 and 4.
[6] Annual school-age child care costs were calculated from hourly and/or weekly costs reported by resource and referral agencies for a joint survey by the Children's Defense Fund and the National Association of Child Care Resource and Referral Agencies. The annual costs include costs for before- and after-school care during school days and costs for care during summer vacations and school holidays. In calculating school-age costs, CDF assumed that children of working parents are in before- and after-school care for a total of 3.5 hours per day, 180 days per year and in full-day care (8 hours per day) during 71 non-school weekdays (the remaining days would be either weekends or the parents' vacation time).
[7] Lynne M. Casper, *Who's Minding Our Preschoolers? Fall 1994, Current Population Reports Household Economic Studies, P70-62*. Washington, DC: Census Bureau, November 1997.
[8] Casper, *What Does It Cost to Mind Our Preschoolers? Current Population Reports Household Economic Studies, P70-52*. Washington, DC: Census Bureau, September 1995.
[9] Center for the Child Care Workforce, *Worthy Work, Unlivable Wages: The National Child Care Staffing Study, 1988-1997*. Washington, DC: Center for the Child Care Workforce, 1998.

APPENDIX: TABLES AND KEY SUMMARY POINTS

Table A-1	Comparison of Average Annual Child Care Costs in Urban Area Centers to Average Annual Public College Tuition Costs
Table A-2	Child Care Centers: Average Annual Costs in Urban Areas
Table A-3	Child Care Centers: Average Annual Costs in Rural Areas
Table A-4	Child Care Centers: Average Annual Costs Statewide
Table A-5	Family Child Care: Average Annual Costs in Urban Areas
Table A-6	Family Child Care: Average Annual Costs in Rural Areas
Table A-7	Family Child Care: Average Annual Costs Statewide
Table A-8	School-Age Care: Average Annual Costs in Urban Areas
Table A-9	School-Age Care: Average Annual Costs in Rural Areas
Table A-10	School-Age Care: Average Annual Costs Statewide
Table A-11	Child Care Costs as a Percentage of Income for a Two-Parent Family Working Full-Time at Minimum Wage

Key Findings from Table A-1.
Comparison of Child Care Costs to Public College Tuition Costs

- In all states but Vermont, the cost of child care for a 4-year-old in an urban area center is more than the cost of public college tuition.
- The cost of child care for an infant in an urban area center is more than the cost of public college tuition in every state.
- In about one-third of the states, the average cost of child care for a 4-year-old in an urban area center is twice the cost of public college tuition.

Table A-1. Comparison of Average Annual Child Care Costs in Urban Area Centers to Average Annual Public College Tuition Costs

Location		Average annual cost in a child care center		Comparison of average child care costs to the average cost of public college tuition		
State	Urban area	For a 12-month-old	For a four-year-old	Average annual cost of public college tuition	As percent of child care costs for a 12-month-old	As percent of child care costs for a 4-year-old
Alabama	Birmingham	$3,833	$3,342	$2,363	62%	71%
Alaska	Anchorage	6,660	5,784	2,552	38	44
Arizona	Tucson	5,159	4,188	2,009	39	48
Arkansas	Fayetteville, Rogers, and Bentonville	4,420	3,900	2,255	51	58
California	Alameda County	6,864	6,032	2,731	40	45
Colorado	Denver	5,096	4,576	2,562	50	56
Connecticut	Hartford	7,194	5,710	4,105	57	72
Delaware	Wilmington	5,782	4,871	4,180	72	86
Florida	Urban counties	4,387	3,844	1,789	41	47
Georgia	Atlanta	4,524	4,992	2,244	50	45
Hawaii	Honolulu	7,270	6,188	2,298	32	37
Idaho	Ada County (Boise)	4,896	4,354	1,973	40	45
Illinois	Cook County (Chicago)	8,268	5,304	3,525	43	66
Indiana*	Central Indiana (mid-range)	6,266	4,966	3,200	51	64
Iowa*	Statewide	5,211	4,458	2,655	51	60
Kansas	Johnson County (Kansas City)	6,760	5,200	2,223	33	43
Kentucky	Louisville	4,320	3,905	2,241	52	57
Louisiana	New Orleans	3,677	3,470	2,230	61	64
Maine	Portland	6,916	5,356	3,639	53	68
Maryland	Baltimore (city only)	7,980	4,528	3,848	48	85
Massachusetts	Boston	12,324	7,904	4,266	35	54
Michigan	Wayne County (Detroit)	6,056	4,715	3,986	66	85
Minnesota	Minneapolis	9,447	6,662	3,539	37	53
Mississippi*	Statewide	3,406	3,172	2,497	73	79
Missouri	Greater St. Louis	5,200	4,940	3,230	62	65
Montana	Missoula County	4,680	3,900	2,488	53	64
Nebraska	Omaha	5,200	4,940	2,269	44	46
Nevada	Washoe County (Reno)	5,200	4,420	1,814	35	41
New Hampshire	Nashua	7,228	5,876	4,644	64	79
New Jersey	Trenton	5,824	4,628	4,269	73	92
New Mexico	Albuquerque metro area	4,903	4,190	2,016	41	48
New York	Albany County	7,956	6,708	3,797	48	57
North Carolina	Wake County	5,836	5,068	1,841	32	36

(table continues)

Table A-1 (continued). Comparison of Average Annual Child Care Costs in Urban Area Centers to Average Annual Public College Tuition Costs

Location		Average annual cost in a child care center		Comparison of average child care costs to the average cost of public college tuition		
State	Urban area	For a 12-month-old	For a 4-year-old	Average annual cost of public college tuition	As percent of child care costs for a 12-month-old	As percent of child care costs for a 4-year-old
North Dakota	Urban areas	$4,885	$4,193	$2,381	49%	57%
Ohio	Columbus	6,500	4,940	3,834	59	78
Oklahoma	Tulsa, Oklahoma, Cleveland, and Canadian counties	4,628	4,056	1,936	42	48
Oregon	Salem	5,857	4,723	3,407	58	72
Pennsylvania	Allegheny County	6,664	5,465	4,994	75	91
Rhode Island	Providence	6,500	4,420	3,907	60	88
South Carolina	Columbia	3,900	3,380	3,206	82	95
South Dakota	Sioux Falls	4,420	3,900	2,727	62	70
Tennessee	Knoxville	3,633	3,446	2,051	56	60
Texas	Dallas	4,838	3,789	2,022	42	53
Utah	Provo	4,837	3,488	2,010	42	58
Vermont	Burlington	6,604	5,876	6,538	99	111
Virginia	Fairfax	8,892	7,020	3,962	45	56
Washington	Seattle	8,840	6,136	2,928	33	48
West Virginia	Huntington	4,888	3,484	2,088	43	60
Wisconsin	Dane County	7,696	6,240	2,747	36	44
Wyoming	Casper	4,784	3,848	2,144	45	56

*Notes:
Indiana provided information on an average cost range for each region of the state; the mid-point of the range for Central Indiana is presented here.
For Mississippi and Iowa, urban area data were not available; therefore, statewide cost figures are presented here instead.

Sources: Data on child care costs collected from local resource and referral agencies through a joint survey by the Children's Defense Fund and the National Association of Child Care Resource and Referral Agencies, February 1998. Data on average university costs from U.S. Department of Education, National Center for Education Statistics, Integrated Postsecondary Education Data System (IPEDS), "Fall Enrollment" and "Institutional Characteristics" surveys, October 1997.

Key Findings from Tables A-2–A-4.
Child Care Centers: Average Annual Costs

- The average cost of center care for a 4-year-old in an urban area exceeds $4,000 in over two-thirds of the states and is over $5,000 in one-third of the states (Table A-2).

- The average cost of center care for a 12-month-old in an urban area is above $5,500 per year in half the states, including 11 urban areas where child care center costs for an infant average more than $7,000 per year (Table A-2).

- In cities, average child care costs can be hundreds or thousands of dollars more than the statewide average. However, the pattern is not uniform nationwide. In some cities, such as Providence, R.I., Columbia, S.C. and Detroit, average child care costs for infants and preschoolers are lower than the statewide averages (Tables A-2 and A-4).

- In over half of the 39 rural areas for which data on this type of care are available, average child care center costs for 4-year-olds are above $3,500 per year, including seven rural areas where average child care center costs for 4-year-olds are above $5,000 per year (Table A-3).

- In half the 35 rural areas for which we have data on this type of care, average child care center costs for 12-month-olds are above $4,500 per year, including 11 rural areas where average child care center costs for 12-month-olds are above $5,000 per year (Table A-3).

- Of the 30 states providing statewide data on this type of care, the average annual cost of center care for a 4-year-old is above $4,000 in over half (18), including three states where the cost is above $6,000 (Table A-4).

- Among the states for which we have statewide data, the average cost of center care for a 4-year-old ranges from $3,120 per year in West Virginia to $7,119 in Massachusetts (Table A-4).

- The statewide average cost of infant care in a center is more than $4,000 per year in 24 out of 30 states for which data are available, and $5,000 per year or more in about half of the states (Table A-4).

- Among the states for which we have statewide data, the statewide average cost of center care for an infant ranges from $3,318 per year in Kentucky to $9,854 per year in Massachusetts (Table A-4)

- In six states (California, Connecticut, Maryland, Massachusetts, Minnesota, and Rhode Island), the average statewide cost of center care for an infant is $7,000 per year or more (Table A-4).

Table A-2. Child Care Centers: Average Annual Costs in Urban Areas			
State	Urban area (47 urban areas total)	Average annual cost of center care for a 4-year-old	Average annual cost of center care for a 12-month-old
Alabama	Birmingham	$3,342	$3,833
Alaska	Anchorage	5,784	6,660
Arizona	Tucson	4,087	5,058
Arkansas	Fayetteville, Rogers, and Bentonville	3,900	4,420
California	Alameda County	6,032	6,864
Colorado	Denver	4,576	5,096
Connecticut	Hartford	5,710	7,194
Delaware	Wilmington	4,871	5,782
Florida	Urban counties	3,844	4,387
Georgia	Atlanta	4,992	4,524
Hawaii	Honolulu	6,188	7,270
Idaho	Ada County (Boise)	4,354	4,896
Illinois	Cook County (Chicago)	5,304	8,268
Indiana		not available	not available
Iowa		not available	not available
Kansas	Johnson County (Kansas City)	5,200	6,760
Kentucky	Louisville	3,905	4,320
Louisiana	New Orleans metro area	3,470	3,677
Maine	Portland	5,356	6,916
Maryland	Baltimore (city only)	4,528	7,980
Massachusetts	Boston	7,904	12,324
Michigan	Wayne County (Detroit)	4,715	6,056
Minnesota	Minneapolis	6,662	9,447
Mississippi		not available	not available
Missouri	Greater St. Louis	4,940	5,200
Montana	Missoula County	3,900	4,680
Nebraska	Omaha	4,940	5,200
Nevada	Washoe County (Reno)	4,420	5,200
New Hampshire	Nashua	5,876	7,228
New Jersey	Trenton	4,628	5,824
New Mexico	Albuquerque metro area	4,190	4,903
New York	Albany County	6,708	7,956
North Carolina	Wake County	5,068	5,836
North Dakota	Urban areas	4,193	4,885
Ohio	Columbus	4,940	6,500
Oklahoma	Tulsa, Oklahoma, Cleveland, Canadian cos.	4,056	4,628
Oregon	Salem	4,723	5,857
Pennsylvania	Allegheny County	5,465	6,664
Rhode Island	Providence	4,420	6,500
South Carolina	Columbia	3,380	3,900

(table continues)

Table A-2 (continued). Child Care Centers: Average Annual Costs in Urban Areas

State	Urban area	Average annual cost of center care for a 4-year-old	Average annual cost of center care for a 12-month-old
South Dakota	Sioux Falls	$3,900	$4,420
Tennessee	Knoxville	3,446	3,633
Texas	Dallas	3,789	4,838
Utah	Provo	3,488	4,837
Vermont	Burlington	5,876	6,604
Virginia	Fairfax	7,020	8,892
Washington	Seattle	6,136	8,840
West Virginia	Huntington	3,484	4,888
Wisconsin	Dane County	6,240	7,696
Wyoming	Casper	3,848	4,784

Source: Data collected from local resource and referral agencies through a joint survey by the Children's Defense Fund and the National Association of Child Care Resource and Referral Agencies, February 1998.

Table A-3. Child Care Centers: Average Annual Costs in Rural Areas

State	Rural area (39 rural areas total)	Average annual cost of center care for a 4-year-old	Average annual cost of center care for a 12-month-old
Alabama	Blount County	$2,934	$3,293
Arizona	Yuma County	3,184	3,900
Arkansas	Rural counties	3,120	3,640
California	Fresno County	5,044	6,552
Colorado	Southeastern rural counties	3,444	3,480
Connecticut	Southbury	7,010	7,717
Delaware	Sussex County	3,636	4,321
Florida	Florida's rural counties	3,496	3,825
Georgia	Tifton/Tift	2,756	2,860
Hawaii	Waianae	4,083	not available
Idaho	Rural areas	3,024	3,287
Iowa	Fort Madison	2,990	3,380
Kansas	Neosho County (Chanute)	3,120	not available
Kentucky	Bullitt County	3,331	3,700
Louisiana	Lafayette	3,187	3,438
Maine	Gray	5,200	5,720
Maryland	Allegany, Garrett, Washington cos.	3,636	4,560
Massachusetts	Hampshire County	6,812	8,164
Michigan	Muskegan County	4,505	4,786
Minnesota	Clay County	4,394	5,213
Missouri	Franklin County	3,900	3,900
Montana	Ravalli County	3,536	not available
Nebraska	Fremont	4,290	4,550
New Hampshire	Cheshire County	5,044	6,032
New Jersey	Somerset County	7,176	8,164
New York	Broome County (Binghamton)	5,148	5,616
North Carolina	Davidson County	3,650	4,011
North Dakota	Rural areas	3,863	4,176
Ohio	Lorain County	4,420	5,824
Oklahoma	59 Rural counties	2,808	3,068
Oregon	Wasco and Hood River counties	3,858	4,797
Pennsylvania	Lawrence	4,935	5,915
Rhode Island	Burrillville	3,900	not available
South Carolina	Williamsburg County	2,578	3,043
Utah	Richfield	3,055	4,420
Virginia	Norfolk	2,860	4,680
Washington	Chelan and Douglas counties	4,108	4,888
West Virginia	Mercer County	3,510	4,420
Wisconsin	Calumet County	4,004	5,629

Source: Data collected from local resource and referral agencies through a joint survey by the Children's Defense Fund and the National Association of Child Care Resource and Referral Agencies, February 1998.

Table A-4. Child Care Centers: Average Annual Costs Statewide		
State (31 states total)	Average annual cost of center care for a 4-year-old	Average annual cost of center care for a 12-month-old
California	$4,888	$7,020
Colorado	4,035	not available
Connecticut	6,487	8,231
Delaware	4,531	5,492
Florida	3,813	4,762
Georgia	3,900	4,576
Hawaii	4,744	6,500
Illinois	4,921	6,987
Iowa	4,458	5,211
Kentucky	3,276	3,318
Louisiana	3,264	3,471
Maryland	4,968	7,919
Massachusetts	7,119	9,854
Michigan	4,970	6,287
Minnesota	6,072	8,273
Mississippi	3,172	3,406
Nevada	4,160	4,490
New Hampshire	5,096	6,084
New Mexico	3,943	4,487
New York	5,612	6,346
North Carolina	3,696	4,776
North Dakota	4,083	4,619
Ohio	4,056	4,940
Oklahoma	3,536	3,952
Rhode Island	4,784	7,020
South Carolina	3,744	4,160
South Dakota	not available	4,680
Texas	3,335	3,647
Utah	3,266	4,351
Washington	4,992	6,708
West Virginia	3,120	3,432

Source: Data collected from local resource and referral agencies through a joint survey by the Children's Defense Fund and the National Association of Child Care Resource and Referral Agencies, February 1998.

Key Findings from Tables A-5–A-7.
Family Child Care: Average Annual Costs

- In nearly half of the urban areas for which we have data on this type of care (21 out of 44 cities), the average cost of family child care for a 4-year-old is over $4,500 per year (Table A-5).

- In over half of the urban areas for which we have data on this type of care (24 out of 45 cities), the average cost of family child care for a 12-month-old is more than $4,500 per year, including 10 cities where the average cost is higher than $5,500 per year (Table A-5).

- In half of the rural areas for which we have data on this type of care (20 out of 40 rural areas), the average cost of family child care for a 4-year-old is over $3,700 per year (Table A-6).

- In over half of the rural areas for which we have data on this type of care (24 out of 39 rural areas), the average cost of family child care for a 12-month-old is $3,900 per year or more (Table A-6).

- In general, family child care is somewhat less expensive than center care. However, in a number of communities—especially rural communities—the average cost of family child care is higher than the average cost of center care. For instance, in 11 states (Alabama, Arizona, Arkansas, Connecticut, Georgia, Hawaii, Maryland, Montana, New Jersey, Oregon, and Rhode Island), the rural area surveyed has higher average costs for family child care than for center care for an infant and/or preschooler.

Table A-5. Family Child Care: Average Annual Costs in Urban Areas

State	Urban area (46 urban areas total)	Average annual cost of family child care for a 4-year-old	Average annual cost of family child care for a 12-month-old
Alabama	Birmingham	$3,324	$3,408
Alaska	Anchorage	5,784	5,844
Arizona	Tucson	3,608	3,826
Arkansas	Fayetteville, Rogers, and Bentonville	3,380	4,420
California	Alameda County	5,200	5,668
Colorado	Denver	4,576	5,096
Connecticut	Hartford	4,825	5,258
Delaware	Wilmington	3,983	4,349
Georgia	Atlanta	5,200	5,616
Hawaii	Honolulu	5,212	5,224
Idaho	Ada County (Boise)	4,064	4,218
Illinois	Cook County (Chicago)	4,836	5,460
Iowa	Davenport	3,864	3,960
Kansas	Johnson County (Kansas City)	4,940	5,200
Kentucky	Louisville	3,602	3,869
Louisiana	New Orleans metro area	2,421	2,444
Maine	Portland	5,148	5,772
Maryland	Baltimore (city only)	4,159	4,835
Massachusetts	Boston	6,175	6,646
Michigan	Wayne County (Detroit)	4,628	5,198
Minnesota	Minneapolis	5,088	5,419
Missouri	Greater St. Louis	3,900	4,420
Montana	Missoula	3,900	4,420
Nebraska	Omaha	4,680	4,680
New Hampshire	Nashua	5,460	5,876
New Jersey	Trenton	4,264	4,628
New York	Albany County	5,200	5,980
North Carolina	Wake County	5,008	5,068
North Dakota	Average of eight largest cities	4,016	4,152
Ohio	Columbus	4,108	4,472
Oklahoma	Canadian, Cleveland, Oklahoma, and Tulsa	3,276	3,536
Oregon	Salem	4,085	4,285
Pennsylvania	Northeast Philadelphia	4,625	4,992
Rhode Island	Providence	3,900	4,524
South Carolina	Columbia	3,428	3,521
South Dakota	Minnehaha	not available	3,770
Tennessee	Knoxville	3,345	3,428
Texas	Dallas	3,375	3,877
Utah	Provo	3,722	3,836
Vermont	Burlington	5,148	5,200
Virginia	Fairfax	6,708	7,280
Washington	Seattle	5,824	6,916
West Virginia	Wheeling	3,900	4,290
Wisconsin	Dane County	6,188	6,760
Wyoming	Casper	3,380	3,900

Source: Data collected from local resource and referral agencies through a joint survey by the Children's Defense Fund and the National Association of Child Care Resource and Referral Agencies, February 1998.

Table A-6. Family Child Care: Average Annual Costs in Rural Areas

State	Rural area (40 rural areas total)	Average annual cost of family child care for a 4-year-old	Average annual cost of family child care for a 12-month-old
Alabama	Blount County	$3,118	$3,135
Arizona	Yuma	3,207	3,321
Arkansas	Rural counties	3,120	3,900
California	Fresno County	4,607	4,904
Colorado	Southeastern rural counties	3,357	3,449
Connecticut	Southbury	7,696	7,878
Delaware	Sussex County	3,331	3,565
Georgia	Tifton/Tift	2,860	2,860
Hawaii	Waianae	4,704	4,652
Idaho	Rural counties	3,002	3,233
Iowa	Oskaloosa	3,925	4,174
Kansas	Ft. Scott, Bourbon County	2,600	2,860
Kentucky	Bullitt County	3,068	3,315
Louisiana	Lafayette	2,714	2,919
Maine	Gray	4,576	4,888
Maryland	Allegany, Garrett, and Washington cos.	3,670	3,992
Massachusetts	Hampshire County	6,552	6,708
Michigan	Muskegan County	4,482	4,555
Minnesota	Clay County	3,969	4,039
Missouri	Warren County	3,380	3,900
Montana	Ravalli County	3,770	3,900
Nebraska	Fremont	3,900	3,900
New Hampshire	Cheshire County	4,056	3,796
New Jersey	Somerset County	8,320	8,476
New York	Broome County (Binghamton)	4,420	4,680
North Carolina	Davidson County	3,651	3,939
North Dakota	Rural areas	3,849	3,944
Ohio	Lorain County	4,212	4,316
Oklahoma	59 Rural counties	2,808	3,068
Oregon	Wasco and Hood River counties	4,095	4,095
Pennsylvania	Lawrence	4,610	4,706
Rhode Island	Burrillville	5,148	not available
South Carolina	Williamsburg County	2,578	3,043
South Dakota	Brookings	3,120	3,120
Utah	Richfield	2,887	3,420
Vermont	Hinesburg	4,420	4,628
Virginia	Norfolk	2,600	3,380
Washington	Chelan and Douglas counties	3,588	3,952
West Virginia	Lincoln County	2,600	3,120
Wisconsin	Adams County	4,615	5,148

Source: Data collected from local resource and referral agencies through a joint survey by the Children's Defense Fund and the National Association of Child Care Resource and Referral Agencies, February 1998.

Table A-7. Family Child Care: Average Annual Costs Statewide		
State (29 states total)	Average annual cost of family child care for a 4-year-old	Average annual cost of family child care for a 12-month-old
Arizona	$3,473	$3,659
Colorado	4,035	not available
Connecticut	6,407	8,231
Delaware	4,075	4,375
Georgia	3,380	3,900
Hawaii	4,836	4,913
Illinois	4,242	4,600
Iowa	3,964	4,108
Kentucky	3,150	3,235
Louisiana	2,595	2,677
Maryland	4,544	5,330
Massachusetts	7,116	7,380
Michigan	4,789	4,799
Minnesota	4,481	4,694
Mississippi	2,080	2,210
New Hampshire	5,044	5,304
New Mexico	3,133	3,637
New York	4,718	5,020
North Carolina	3,648	3,936
North Dakota	3,957	4,079
Ohio	3,900	4,108
Oklahoma	3,120	3,432
Rhode Island	4,680	5,356
South Carolina	3,432	3,640
South Dakota	not available	3,510
Utah	3,145	3,597
Vermont	4,193	4,803
Washington	4,576	5,356
West Virginia	2,860	3,120

Source: Data collected from local resource and referral agencies through a joint survey by the Children's Defense Fund and the National Association of Child Care Resource and Referral Agencies, February 1998.

Key Findings from Tables A-8–A-10.
School-Age Care: Average Annual Costs

- In half of the urban areas for which we have information about this type of care, the average annual cost of school-age care in a center is above $3,500 (Table A-8).

- In half of the rural areas for which we have information about this type of care, the average annual cost of school-age care in a center exceeds $2,500 (Table A-9).

Table A-8. School-Age Care: Average Annual Costs in Urban Areas			
State	Urban area (43 urban areas total)	Average annual cost for center care for a school-age child	Average annual cost for family child care for a school-age child
Alabama	Birmingham	$2,013	$2,061
Alaska	Anchorage	4,016	4,016
Arizona	Tucson	3,283	3,630
Arkansas	Fayetteville, Rogers, and Bentonville	2,396	2,396
California	Alameda County	4,133	4,133
Colorado	Denver	4,193	3,366
Connecticut	Hartford	4,493	4,229
Delaware	Wilmington	3,295	3,929
Georgia	Atlanta	3,081	3,423
Hawaii*	Honolulu	$55/month	not available
Idaho	Ada County (Boise)	4,205	2,648
Illinois	Cook County (Chicago)	4,587	4,587
Iowa	Davenport	not available	2,456
Kansas	Johnson County (Kansas City)	3,423	2,738
Kentucky	Louisville	3,965	3,295
Louisiana	New Orleans metro area	1,833	1,975
Maine	Portland	3,894	4,325
Maryland	Baltimore (city only)	3,306	3,354
Massachusetts	Boston	4,929	5,523
Michigan	Wayne County (Detroit)	2,348	2,144
Minnesota	Minneapolis	5,667	3,929
Montana	Missoula County	2,995	2,246
Nebraska	Omaha	3,055	3,295
New Hampshire	Nashua	3,834	3,953
New Jersey	Trenton	4,450	4,193
New York	Albany County	4,660	3,450
North Carolina	Wake County	3,304	3,289
North Dakota	Urban areas	2,636	2,216
Ohio	Columbus	2,636	2,366
Oklahoma	Tulsa, Oklahoma, Cleveland, and Canadian cos.	4,244	3,628
Oregon	Salem	2,396	2,192
Pennsylvania*	Allegheny County and northeast Philadelphia	4,385	3,577
Rhode Island	Providence	6,948	3,594
South Carolina	Columbia	2,396	2,396
Tennessee	Knoxville	3,311	3,636
Texas	Dallas	3,822	2,959
Utah	Provo	2,995	1,941
Vermont	Burlington	3,002	3,414

(table continues)

Table A-8 (continued). School-Age Care: Average Annual Costs in Urban Areas			
State	**Urban area**	**Average annual cost for center care for a school-age child**	**Average annual cost for family child care for a school-age child**
South Carolina	Columbia	2,396	2,396
Tennessee	Knoxville	3,311	3,636
Texas	Dallas	3,822	2,959
Utah	Provo	2,995	1,941
Vermont	Burlington	3,002	3,414
Virginia	Fairfax	6,240	5,460
Washington	Seattle	4,972	4,241
West Virginia	Huntington	2,396	not available
Wisconsin	Dane County	4,373	3,594
Wyoming	Casper	not available	2,037

*Notes:
Hawaii's Department of Education funds the "A+" After-School Program in every school in Hawaii; the cost to the parent is reflected here.
In Pennsylvania, center costs are for Allegheny County; family child care costs are for northeast Philadelphia.

Source: Annual school-age child care costs were calculated from hourly and/or weekly costs reported by resource and referral agencies for a joint survey by the Children's Defense Fund and the National Association of Child Care Resource and Referral Agencies. The annual costs include costs for before- and after-school care during school days and costs for care during summer vacations and school holidays. In calculating school-age costs, CDF assumed that children of working parents are in before- and after-school care for a total of 3.5 hours per day, 180 days per year and in full-day care (8 hours per day) during 71 non-school weekdays (the remaining days would be either weekends or the parents' vacation time).

Table A-9. School-Age Care: Average Annual Costs in Rural Areas

State	Child care center costs: Rural area (35 rural areas total)	Child care center costs: Average annual cost for a school-age child	Family child care costs: Rural area (37 rural areas total)	Family child care costs: Average annual cost for a school-age child
Alabama	Blount County	$1,198	Blount County	$1,653
Arizona	Yuma County	2,588	Yuma	1,450
Arkansas	Rural counties	2,396	Rural counties	2,396
California	Fresno County	3,414	Fresno County	2,935
Colorado	Southeastern rural counties	3,977	Southeastern rural counties	3,994
Connecticut	Southbury	4,792	Southbury	4,564
Delaware	Sussex County	2,755	Sussex County	3,019
Georgia	Tifton/Tift	1,711	Tifton/Tift	1,711
Hawaii*	Waianae	$55/month	Waianae	3,594
Iowa	Fort Madison	1,797	Oskaloosa	2,013
Kansas	Neosho County (Chanute)	2,791	Bourbon County (Ft. Scott)	1,641
Louisiana	Lafayette	2,073	Lafayette	1,369
Maine	Gray	4,450	Gray	3,738
Maryland	Allegany, Garrett, Washington cos.	2,612	Allegany, Garrett, Washington	2,684
Massachusetts	Hampshire County	3,971	Hampshire County	3,486
Michigan	Muskegan County	2,648	Muskegan County	2,312
Minnesota	Clay County	2,396	Clay County	2,144
Montana	Ravalli County	2,037	Ravalli County	2,696
Nebraska	Fremont	2,696	Fremont	2,097
New Hampshire	Cheshire County	3,295	Cheshire County	2,791
New Jersey	Somerset County	4,792	Somerset County	4,792
New York	Broome County (Binghamton)	not available	Broome County (Binghamton)	3,127
North Carolina	Davidson County	1,818	Davidson County	2,396
North Dakota	Rural areas	2,168	Rural areas	2,085
Ohio	Lorain County	2,216	Lorain County	2,396
Oklahoma	59 Rural counties	3,217	59 Rural counties	3,286
Oregon	Wasco and Hood River counties	1,941	Wasco and Hood River cos.	2,049
Pennsylvania	Lawrence	3,793	Lawrence	3,748
Rhode Island	Burrillville	4,792	Burrillville	4,792
South Carolina	Williamsburg County	2,276	Williamsburg County	2,276
South Dakota	Brookings	2,432	Brookings	2,432
Utah	Richfield	2,995	Richfield	1,917
Vermont	Hinesburg	not available	Hinesburg	3,354
Virginia	Norfolk	3,900	Norfolk	1,300

(table continues)

Table A-9 (continued). School-Age Care: Average Annual Costs in Rural Areas				
	Child care center costs		Family child care costs	
State	Rural area (35 rural areas total)	Average annual cost for a school-age child	Rural area (37 rural areas total)	Average annual cost for a school-age child
Washington	Chelan and Douglas counties	$2,360	Chelan and Douglas counties	$2,600
West Virginia	Mercer County	2,001	Lincoln County	2,396
Wisconsin	Calumet County	2,731	Adams County	3,989

*Note: Hawaii's Department of Education funds the "A+" After-School Program in every school is Hawaii—the cost to the parent is reflected here.

Source: Annual school-age child care costs were calculated from hourly and/or weekly costs reported by resource and referral agencies for a joint survey by the Children's Defense Fund and the National Association of Child Care Resource and Referral Agencies. The annual costs include costs for before- and after-school care during school days and costs for care during summer vacations and school holidays. In calculating school-age costs, CDF assumed that children of working parents are in before- and after-school care for a total of 3.5 hours per day, 180 days per year and in full-day care (8 hours per day) during 71 non-school weekdays (the remaining days would be either weekends or the parents' vacation time).

Table A-10. School-Age Care: Average Annual Costs Statewide		
State (28 states total)	Average annual cost of center care for a school-age child	Average annual cost of family child care for a school-age child
Arizona	not available	$3,522
California	$3,594	not available
Connecticut	4,504	4,193
Delaware	3,618	3,546
Georgia	1,711	2,738
Hawaii	$55/month*	2,875
Illinois	3,402	2,767
Iowa	2,432	2,288
Kentucky	3,798	2,779
Louisiana	2,480	2,000
Maryland	3,654	3,606
Massachusetts	4,261	4,493
Michigan	2,887	2,384
Minnesota	4,672	2,827
Mississippi	2,779	1,773
Nevada	2,738	not available
New Hampshire	2,995	3,678
New York	3,378	3,378
North Dakota	2,420	2,156
Ohio	2,216	2,186
Oklahoma	2,612	3,882
Rhode Island	6,589	3,594
South Carolina	2,995	2,396
Texas	2,869	not available
Utah	3,079	2,624
Vermont	not available	2,648
Washington	3,989	3,366
West Virginia	2,396	2,396

*Note: Hawaii's Department of Education funds the "A+" After-School Program in every school is Hawaii; the cost to the parent is reflected here.

Source: Annual school-age child care costs were calculated from hourly and/or weekly costs reported by resource and referral agencies for a joint survey by the Children's Defense Fund and the National Association of Child Care Resource and Referral Agencies. The annual costs include costs for before- and after-school care during school days and costs for care during summer vacations and school holidays. In calculating school-age costs, CDF assumed that children of working parents are in before- and after-school care for a total of 3.5 hours per day, 180 days per year and in full-day care (8 hours per day) during 71 non-school weekdays (the remaining days would be either weekends or the parents' vacation time).

Key Findings from Table A-11.
Shortfall Between What Low-Income Parents Can Afford (10 Percent of Their Gross Income) and What Average-Priced Child Care Costs in Urban Area Centers

- In 35 out of the 50 states, the average annual cost of care for a 4-year-old child in an urban area center would be over $2,000 more than a two-parent family with both parents working full-time at minimum wage ($21,400 per year before taxes) could afford if they spent 10 percent of their income on child care.

- In half the states, the average annual cost of care for two children (a 4-year-old and a 12-month-old) in an urban area center would be over $8,000 more than a two-parent family with both parents working at minimum wage ($21,400 per year before taxes) could afford if they spent 10 percent of their income on child care.

Table A-11. Shortfall Between What Low-Income Parents Can Afford (10 Percent of Their Gross Income) and What Average-Priced Child Care Costs in Urban Area Centers

Location		Average annual costs in a child care center		Amount a two-parent family with both parents working full time at minimum wage ($21,400/yr) can afford for child care	Shortfall between what a low-income family can afford for child care and the average annual cost in a child care center	
State	Urban area	For a 4-year-old	For a 12-month-old		For one child	For two children
Alabama	Birmingham	$3,342	$ 7,175	$2,140	-$1,202	-$5,035
Alaska*	Anchorage	5,784	12,444	2,140	- 3,644	-10,304
Arizona	Tucson	4,188	9,347	2,140	- 2,048	- 7,207
Arkansas	Fayetteville, Rogers, and Bentonville	3,900	8,320	2,140	- 1,760	- 6,180
California	Alameda County	6,032	12,896	2,140	- 3,892	-10,756
Colorado	Denver	4,576	9,672	2,140	- 2,436	- 7,532
Connecticut*	Hartford	5,710	12,904	2,140	- 3,570	-10,764
Delaware	Wilmington	4,871	10,653	2,140	- 2,731	- 8,513
Florida	Urban counties	3,844	8,231	2,140	- 1,704	- 6,091
Georgia	Atlanta	4,992	9,516	2,140	- 2,852	- 7,376
Hawaii*	Honolulu	6,188	13,458	2,140	- 4,048	-11,318
Idaho	Ada County (Boise)	4,354	9,250	2,140	- 2,214	- 7,110
Illinois *	Cook County (Chicago)	5,304	13,572	2,140	- 3,164	-11,432
Indiana *	Central Indiana (mid-range)	4,966	11,232	2,140	- 2,826	- 9,092
Iowa *	Statewide	4,458	9,669	2,140	- 2,318	- 7,529
Kansas	Johnson County (Kansas City)	5,200	11,960	2,140	- 3,060	- 9,820
Kentucky	Louisville	3,905	8,225	2,140	- 1,765	- 6,085
Louisiana	New Orleans	3,470	7,147	2,140	- 1,330	- 5,007
Maine	Portland	5,356	12,272	2,140	- 3,216	-10,132
Maryland	Baltimore (city only)	4,528	12,508	2,140	- 2,388	-10,368
Massachusetts*	Boston	7,904	20,228	2,140	- 5,764	-18,088
Michigan	Wayne County (Detroit)	4,715	10,771	2,140	- 2,575	- 8,631
Minnesota	Minneapolis	6,662	16,109	2,140	- 4,522	-13,969
Mississippi *	Statewide	3,172	6,578	2,140	- 1,032	- 4,438

(table continues)

Table A-11 (continued). Shortfall Between What Low-Income Parents Can Afford (10 Percent of Their Gross Income) and What Average-Priced Child Care Costs in Urban Area Centers

Location		Average annual costs in a child care center		Amount a two-parent family with both parents working full time at minimum wage ($21,400/yr) can afford for child care	Shortfall between what a low-income family can afford for child care and the average annual cost in a child care center	
State	Urban area	For a 4-year-old	For a 12-month-old		For one child	For two children
Missouri	Greater St. Louis	$4,940	$10,140	$2,140	-$2,800	-$8,000
Montana	Missoula County	3,900	8,580	2,140	- 1,760	- 6,440
Nebraska	Omaha	4,940	10,140	2,140	- 2,800	- 8,000
Nevada	Washoe County (Reno)	4,420	9,620	2,140	- 2,280	- 7,480
New Hampshire	Nashua	5,876	13,104	2,140	- 3,736	-10,964
New Jersey	Trenton	4,628	10,452	2,140	- 2,488	- 8,312
New Mexico	Albuquerque metro area	4,190	9,093	2,140	- 2,050	- 6,953
New York	Albany County	6,708	14,664	2,140	- 4,568	-12,524
North Carolina	Wake County	5,068	10,904	2,140	- 2,928	- 8,764
North Dakota	Urban areas	4,193	9,078	2,140	- 2,053	- 6,938
Ohio	Columbus	4,940	11,440	2,140	- 2,800	- 9,300
Oklahoma	Tulsa, Oklahoma, Cleveland, and Canadian counties	4,056	8,684	2,140	- 1,916	- 6,544
Oregon*	Salem	4,723	10,580	2,140	- 2,583	- 8,440
Pennsylvania	Allegheny County	5,465	12,129	2,140	- 3,325	- 9,989
Rhode Island	Providence	4,420	10,920	2,140	- 2,280	- 8,780
South Carolina	Columbia	3,380	7,280	2,140	- 1,240	- 5,140
South Dakota	Sioux Falls	3,900	8,320	2,140	- 1,760	- 6,180
Tennessee	Knoxville	3,446	7,079	2,140	- 1,306	- 4,939
Texas	Dallas	3,789	8,627	2,140	- 1,649	- 6,487
Utah	Provo	3,488	8,325	2,140	- 1,348	- 6,185
Vermont*	Burlington	5,876	12,480	2,140	- 3,736	-10,340
Virginia	Fairfax	7,020	15,912	2,140	- 4,880	-13,772
Washington	Seattle	6,136	14,976	2,140	- 3,996	-12,836

(table continues)

Table A-11 (continued). Shortfall Between What Low-Income Parents Can Afford (10 Percent of Their Gross Income) and What Average-Priced Child Care Costs in Urban Area Centers

Location		Average annual costs in a child care center		Amount a two-parent family with both parents working full time at minimum wage ($21,400/yr) can afford for child care	Shortfall between what a low-income family can afford for child care and the average annual cost in a child care center	
State	Urban area	For a 4-year-old	For a 12-month-old		For one child	For two children
West Virginia	Huntington	$3,484	$8,372	$2,140	-$1,344	-$6,232
Wisconsin	Dane County	6,240	13,936	2,140	- 4,100	-11,796
Wyoming	Casper	3,848	8,632	2,140	- 1,708	- 6,492

* Notes:
Illinois guarantees child care assistance to all families earning less than about $22,000 for a family of three—a family at this income level would be eligible for child care assistance and not have to pay the full cost of care.
Indiana provided information on an average cost range for each region of the state—the mid-point of the range for Central Indiana is used here.
For Iowa and Mississippi, data for an urban area were not available so statewide cost figures are used here instead.
The income level for this hypothetical family was calculated using the federal minimum wage of $5.15 per hour. Some states have a higher hourly minimum wage (Alaska [$5.65]; Connecticut [$5.18]; District of Columbia [$6.15]; Hawaii [$5.25]; Massachusetts [$5.25]; Oregon [$6.00]; Vermont [$5.25]).

Source: Data collected from local resource and referral agencies through a joint survey by the Children's Defense Fund and the National Association of Child Care Resource and Referral Agencies, February 1998.

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